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JCS42
U.S. PTO**UTILITY PATENT APPLICATION TRANSMITTAL
(Small Entity)***(Only for new nonprovisional applications under 37 CFR 1.53(b))*Docket No.
751473/017

Total Pages in this Submission

TO THE ASSISTANT COMMISSIONER FOR PATENTSBox Patent Application
Washington, D.C. 20231

Transmitted herewith for filing under 35 U.S.C. 111(a) and 37 C.F.R. 1.53(b) is a new utility patent application for an invention entitled:

MULTIFUNCTION CARD SYSTEM

and invented by:

Robert DorfJCS42
U.S. PTO
10/27/99
10/27/99**If a CONTINUATION APPLICATION, check appropriate box and supply the requisite information:** **Continuation** **Divisional** **Continuation-in-part (CIP)** of prior application No.: 08/891,261

Which is a:

 Continuation **Divisional** **Continuation-in-part (CIP)** of prior application No.: _____

Which is a:

 Continuation **Divisional** **Continuation-in-part (CIP)** of prior application No.: _____

Enclosed are:

Application Elements

1. Filing fee as calculated and transmitted as described below

2. Specification having 26 pages and including the following:
 - a. Descriptive Title of the Invention
 - b. Cross References to Related Applications (*if applicable*)
 - c. Statement Regarding Federally-sponsored Research/Development (*if applicable*)
 - d. Reference to Microfiche Appendix (*if applicable*)
 - e. Background of the Invention
 - f. Brief Summary of the Invention
 - g. Brief Description of the Drawings (*if drawings filed*)
 - h. Detailed Description
 - i. Claim(s) as Classified Below
 - j. Abstract of the Disclosure

**UTILITY PATENT APPLICATION TRANSMITTAL
(Small Entity)**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

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Application Elements (Continued)

3. Drawing(s) (when necessary as prescribed by 35 USC 113)
a. Formal b. Informal Number of Sheets _____ 2
4. Oath or Declaration
 - a. Newly executed (*original or copy*) Unexecuted
 - b. Copy from a prior application (37 CFR 1.63(d)) (*for continuation/divisional application only*)
 - c. With Power of Attorney Without Power of Attorney
 - d. DELETION OF INVENTOR(S)
Signed statement attached deleting inventor(s) named in the prior application,
see 37 C.F.R. 1.63(d)(2) and 1.33(b).
5. Incorporation By Reference (*usable if Box 4b is checked*)
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under
Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby
incorporated by reference therein.
6. Computer Program in Microfiche
7. Genetic Sequence Submission (*if applicable, all must be included*)
 - a. Paper Copy
 - b. Computer Readable Copy
 - c. Statement Verifying Identical Paper and Computer Readable Copy

Accompanying Application Parts

8. Assignment Papers (*cover sheet & documents*)
9. 37 CFR 3.73(b) Statement (*when there is an assignee*)
10. English Translation Document (*if applicable*)
11. Information Disclosure Statement/PTO-1449 Copies of IDS Citations
12. Preliminary Amendment
13. Acknowledgment postcard
14. Certificate of Mailing
 First Class Express Mail (*Specify Label No.:*) EL 433 848 625 US

**UTILITY PATENT APPLICATION TRANSMITTAL
(Small Entity)**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

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751473/017

Total Pages in this Submission

Accompanying Application Parts (Continued)

15. Certified Copy of Priority Document(s) *(if foreign priority is claimed)*

16. Small Entity Statement(s) - Specify Number of Statements Submitted: 1

17. Additional Enclosures *(please identify below):*

Communication Regarding Power of Attorney; Attachments: Revocation of Power of Attorney or Authorization of Agent; Power of Attorney or Authorization of Agent, Not Accompanying Application; and Power of Attorney Acceptance from Patent Office.

Fee Calculation and Transmittal

CLAIMS AS FILED

For	#Filed	#Allowed	#Extra	Rate	Fee
Total Claims	33	- 20 =	13	x \$9.00	\$117.00
Indep. Claims	8	- 3 =	5	x \$39.00	\$195.00
Multiple Dependent Claims (check if applicable)	<input type="checkbox"/>				\$0.00
				BASIC FEE	\$380.00
OTHER FEE (specify purpose)					\$0.00
				TOTAL FILING FEE	\$692.00

A check in the amount of _____ to cover the filing fee is enclosed.

The Commissioner is hereby authorized to charge and credit Deposit Account No. 19-4709 as described below. A duplicate copy of this sheet is enclosed.

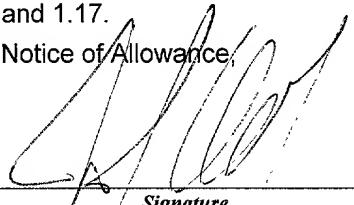
Charge the amount of \$692.00 as filing fee.

Credit any overpayment.

Charge any additional filing fees required under 37 C.F.R. 1.16 and 1.17.

Charge the issue fee set in 37 C.F.R. 1.18 at the mailing of the Notice of Allowance, pursuant to 37 C.F.R. 1.311(b).

Dated:


Signature
 James J. DeCarlo
 Reg. No. 36,120
 STROOCK & STROOCK & LAVAN LLP
 180 Maiden Lane
 New York, New York 10038

cc:

Attorney's Docket No. 012585-1

PATENT

Applicant Robert E. Dorf _____
 Application No. _____
 Filed on _____

Pattee _____
 Patent No. _____
 Issued on _____

Title: MULTIFUNCTION CARD SYSTEM

**VERIFIED STATEMENT CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9(f) and 1.27(c)) - SMALL BUSINESS CONCERN**

I hereby declare that I am

the owner of the small business concern identified below:
 an official of the small business concern empowered to act on behalf of the concern identified below:

Name of Small Business Concern Intelligent Card Services

Address of Small Business Concern 904 Bromley Way, Raleigh, NC 27615

I hereby declare that the above identified small business concern qualifies as a small business concern, as defined in 13 CFR 121.12, and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees to the United States Patent and Trademark Office under Sections 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 person. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to, and remain with, the small business concern identified above, with regard to the invention described in

the specification filed herewith, with title as listed above.
 the application identified above.
 the patent identified above.

If the rights held by the above identified small business concern are not exclusive, each individual, concern or origination having rights in the invention is listed below* and no rights to the invention are held by any person, other than the inventor, who would not qualify as an independent inventor under 37 CFR 1.9(c), if that person made the invention, or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization having any rights in the invention is listed below:

No such person, concern or organization exists.
 Each such person, concern or organization is listed below.

Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their small entities. (37 CFR 1.27)

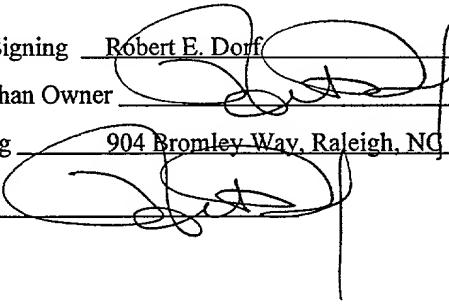
I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small business entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of any own knowledge are true and that all statements made on information and belief are believed to be true; and further, that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Printed Name of Person Signing Robert E. Dorff

Title of Person if Other Than Owner

Address of Person Signing 904 Bromley Way, Raleigh, NC 27615

SIGNATURE 

Date 6/24/97

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Robert E. Dorf

For : Continuation Application of Serial No. 08/891,261,
Filed July 10, 1997, for a MULTIFUNCTION CARD SYSTEM

October 27, 1999

PRELIMINARY AMENDMENT

BOX NEW APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

This Preliminary Amendment accompanies the continuation application to be filed under 1.53(b). Prior to examination of this continuation application, please amend the specification and claims as follows:

IN THE SPECIFICATION:

Page 1, before the first paragraph, please insert, as a new paragraph,

--This application is a continuation of Application Serial No. 08/891,261

filed July 10, 1997, the claims of which are allowed.--

IN THE CLAIMS:

Kindly cancel claims 1-31.

Kindly add new claims 32-65:

32. (New) A multifunction card system, comprising:
 - a. at least one electronic gift certificate card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to said multifunction card system;
 - b. a bank processing hub computer under bank hub software control and in communication over a banking network with a pre-existing standard retail point-of-sale device, said bank processing hub computer receiving electronic gift certificate card activation data when said electronic gift certificate card is swiped through said point-of-sale device, said electronic gift certificate card activation data comprising said unique identification number of said electronic gift certificate card and an electronic gift certificate activation amount; and
 - c. a gift certificate card computer under gift certificate card software control and in communication with said bank processing hub for activating a gift certificate card account in a gift certificate card database corresponding to said electronic gift certificate card, said gift certificate card account comprising balance data representative of an electronic gift certificate activation amount.

33. (New) A multifunction card system as recited in claim 32 wherein said bank processing hub computer receives electronic gift certificate card recharge data from said pre-

existing standard retail point-of-sale device when said electronic gift certificate card is swiped through said point-of-sale device, said electronic gift certificate card recharge data comprising said unique identification number of said electronic gift certificate card and an electronic gift certificate recharge amount, and said gift certificate card computer being capable of increasing said balance data of said gift certificate card account corresponding to said electronic gift certificate card by said electronic gift certificate recharge amount.

34. (New) A multifunction card system as recited in claim 32, wherein a first digit of said bank identification number is selected from a group of numbers consisting of the numbers four and five.

35. (New) A multifunction card system as recited in claim 32, wherein said gift certificate card computer communicates with a phone card computer so as to allow a user of said electronic gift certificate card to obtain long distance telephone calling services with said card, such that a total value of goods and services purchased and long distance telephone calling services obtained cannot exceed said balance data of said gift certificate card account corresponding to said electronic gift certificate card.

36. (New) A multifunction card system as recited in claim 35, further comprising loyalty data associated with said electronic gift certificate card based upon usage of said electronic gift certificate card.

37. (New) A multifunction card system as recited in claim 32, further comprising loyalty data associated with said electronic gift certificate card based upon usage of said electronic gift certificate card.

38. (New) A multifunction card system as recited in claim 32, further comprising:

- a. at least one phone card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to said multifunction card system;

- b. a bank processing hub computer under bank hub software control and in communication over a credit and debit card network with a pre-existing standard retail point-of-sale device capable of processing credit and debit card transactions, said bank processing hub computer receiving phone card activation data when said phone card is swiped through said point-of-sale device, said phone card activation data comprising said unique identification number of said phone card and a phone card activation amount; and

- c. a phone card computer under phone card software control and in communication with said bank processing hub for activating a phone card account in a phone card database corresponding to said phone card, said phone card account comprising balance data representative of a phone card activation amount.

39. (New) A multifunction card system as recited in claim 38 wherein said bank processing hub computer receives phone card recharge data from said pre-existing standard retail point-of-sale device when said phone card is swiped through said point-of-sale device, said phone card recharge data comprising said unique identification number of said phone card and a phone card recharge amount, said phone card computer being capable of increasing said balance data of said phone card account corresponding to said phone card by said phone card recharge amount.

40. (New) A multifunction card system as recited in claim 38, wherein a single card with a single identification number can function as an electronic gift certificate card and as a phone card.

41. (New) A multifunction card system as recited in claim 32, further comprising: at least one loyalty card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to said multifunction card system, said bank processing hub computer under bank hub software control and in communication over a banking network with a pre-existing standard retail point-of-sale device for receiving loyalty data when said loyalty card is swiped through said point-of-

sale device, said loyalty data comprising said unique identification number of said loyalty card and of purchase data representing the goods and services purchase amount; and

a loyalty card computer under loyalty card software control and in communication with said bank processing hub for crediting a loyalty card account in a loyalty card database corresponding to said loyalty card with loyalty points based upon said purchase data.

42. (New) A multifunction card system as recited in claim 41, wherein a single card with a single identification number can function as an electronic gift certificate card and as a loyalty card.

43. (New) A multifunction card system as recited in claim 32, further comprising:

- at least one medical information card having a unique identification number associated with it, said medical information card belonging to a patient;
- a medical database comprising at least one record corresponding to said medical information card, said record containing medical history information about said patient; and
- a medical card computer under medical card software control and in communication with said bank processing hub for allowing an authorized requestor to obtain said medical history information about said patient using said unique identification number associated with said medical information card.

44. (New) A multifunction card system as recited in claim 43, wherein a single card with a single identification number can function as an electronic gift certificate card and as a medical information card.

45. (New) A prepaid phone card system, comprising:

a. at least one phone card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to said prepaid phone card system;

b. a bank processing hub computer under bank hub software control and in communication over a banking network with a pre-existing standard retail point-of-sale device for receiving phone card activation data when said phone card is swiped through said point-of-sale device, said phone card activation data comprising said unique identification number of said phone card and a phone card activation amount; and

c. a phone card computer under phone card software control and in communication with said bank processing hub for activating a phone card account in a phone card database corresponding to said phone card, said phone card account comprising balance data representative of a phone card activation amount.

46. (New) A prepaid phone card system as recited in claim 45 wherein said bank processing hub computer receives phone card recharge data from said pre-existing standard retail point-of-sale device when said phone card is swiped through said point-of-sale device, said phone card recharge data comprising said unique identification number of said phone card and a phone card recharge amount, and said phone card computer increasing said balance data of said phone card account corresponding to said phone card by said phone card recharge amount.

47. (New) A prepaid phone card system as recited in claim 45, wherein a first digit of said bank identification number is selected from a group of numbers consisting of the numbers four and five.

48. (New) A loyalty card system, comprising:

- at least one loyalty card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to said loyalty card system;
- a bank processing hub computer under bank hub software control and in communication over a banking network with a pre-existing standard retail point-of-sale device for receiving loyalty data when said loyalty card is swiped through said point-of-sale device,

and
said loyalty data comprising said unique identification number of said card and purchase data;

c. a loyalty card computer under loyalty card software control and in communication with said bank processing hub for crediting a loyalty card account in a loyalty card database corresponding to said loyalty card with loyalty points based upon said purchase data.

49. (New) A loyalty card system as recited in claim 48, wherein a first digit of said bank identification number is selected from a group of numbers consisting of the numbers four and five.

50. (New) A method of activating or recharging a magnetically encoded electronic gift certificate card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to an electronic gift certificate card system, comprising the steps of:

- a. swiping said gift certificate card through a pre-existing standard retail point-of-sale device;
- b. entering an activation amount into said point-of-sale device;

c. transmitting said identification number and said activation amount from said point-of-sale device to a bank processing hub computer over a banking network via which said point-of-sale device processes debit and credit card transactions;

d. decrypting said identification number and said amount by a gift certificate card computer under gift certificate card software control and in communication with said bank processing hub computer if said identification number and said activation amount are encrypted; and

e. crediting a gift certificate card account balance, in a gift certificate card database existing on said gift certificate card computer, with said activation amount.

51. (New) A method according to claim 50 further comprising the step of allowing a user of said gift certificate card to obtain long distance telephone calling time using said gift certificate card.

52. (New) A method according to claim 50, further comprising the step of associating loyalty data with said gift certificate card based upon usage of said gift certificate card.

53. (New) A method according to claim 51, further comprising the step of transferring loyalty data to a manufacturer or retailer.

54. A method of making purchases using a magnetically encoded electronic gift certificate card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to an electronic gift certificate card system, comprising the steps of:

- a. swiping said gift certificate card through said pre-existing standard retail point-of-sale device and entering a purchase amount in order to allow a user of said gift certificate card to purchase goods and services using said gift certificate card;
- b. transmitting said identification number and said purchase amount to said bank processing hub computer;
- c. comparing of said purchasing amount to said gift certificate card account balance by a gift certificate card computer;
- d. transmitting a rejection code to said point-of-sale device if said purchase amount is more than said gift certificate card account balance;
- e. transmitting an approval code to said point-of-sale device in order to approve said user's purchase of said goods and services if said purchase amount is less than or equal to gift certificate card account balance;
- f. decrementing said gift certificate card account balance by said purchase amount; and

g. incrementing a seller account belonging to a seller of said goods and services by said purchase amount, wherein said total value of goods and services purchased and long distance telephone calling time obtained using said gift certificate card cannot exceed said gift certificate card account balance.

55. (New) A method according to claim 54, further comprising the step of decrypting said identification number and said purchase amount by said gift certificate card computer under gift certificate card software control and in communication with said bank processing hub computer if said identification number and said purchase amount are encrypted.

56. (New) A method according to claim 54, further comprising the step of associating loyalty data with said gift certificate card based on said purchase amount.

57. (New) A method of activating or recharging a phone card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to a phone card system, comprising the steps of:

a. swiping said phone card through a pre-existing standard retail point-of-sale device;

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- b. entering an activation amount into said point-of-sale device;
- c. transmitting said identification number and said activation amount from said point-of-sale device to a bank processing hub computer over a banking network in which said point-of-sale device processes debit and credit card transactions;
- d. decrypting said identification number and said activation amount by a phone card computer under phone card software control and in communication with said bank processing hub computer if said identification number and said activation amount are encrypted;
- e. crediting a phone card account balance with said activation amount, said phone card account balance being maintained in a phone card database in communication with said phone card software;
- f. transmitting an authorization number to said point-of-sale device from said bank processing computer hub allows said user to use said phone card to make phone calls;
- g. allowing a user of said phone card to obtain long distance telephone calling time having a value up to said phone card account balance; and
- h. reconciling a retailer account belonging to a retailer of said phone card with a phone card issuer account belonging to an issuer of said phone card.

58. (New) A method of adding points to a loyalty card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking

network, said identification number corresponding to a loyalty card system, comprising the steps of:

- a. swiping said loyalty card through a pre-existing standard retail point-of-sale device;
- b. entering a purchase amount of a company's product into said point-of-sale device;
- c. transmitting said identification number and said purchase amount from said point-of-sale device to a bank processing hub computer;
- d. decrypting said identification number and said purchase amount by a loyalty card computer under loyalty card software control and in communication with said bank processing hub computer if said identification number and said purchase amount are encrypted; and
- e. crediting a loyalty card account balance in a loyalty card database with a number of said points proportional to said purchase amount.

59. (New) A method according to claim 58 wherein said company is a manufacturer.

60. (New) A method according to claim 58 wherein said company is a retailer.

61. (New) A method according to claim 58, further comprising the step of allowing an owner of said loyalty card to redeem loyalty points for an item selected from said group consisting of goods, services, discounts on goods and services, long distance telephone calling time value, and money value.

62. (New) A method of retrieving information using an information retrieval card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by said American Banking Association for use in a banking network, said identification number corresponding to an information retrieval card system, comprising said steps of:

- a. swiping said information retrieval card through a pre-existing standard retail point-of-sale device;
- b. transmitting said identification number and said a Personal Identification Number (PIN) indicative of a user's identity from said point-of-sale device to a bank processing hub computer over a banking network in which said point-of-sale device processes debit and credit card transactions;
- c. decrypting said identification number and said PIN by an information retrieval card computer under information retrieval card software control and in communication with said bank processing hub computer if said identification number and said PIN are encrypted;
- d. transmitting a rejection code to said point-of-sale device if said PIN entered does not correspond to said identification number; and

e. transmitting said information to a preselected information receiving device in order to receive said information.

63. A method according to claim 62 further comprising said step of entering said PIN (Personal Identification Number) into said point-of-sale device;

64. (New) A method according to claim 62 wherein said information comprises medical history information.

65. (New) A method according to claim 62 wherein said unique identification number further comprises a medical identification number.

REMARKS

As presently amended, said undersigned believes said application to be in condition for examination, and early action in said case is earnestly requested. Any new or additional fees or charges beyond which are stated in said transmittal letter filed coincident herewith should be charged to Deposit Account No. 19-4709 as necessary.

Respectfully submitted,
By _____
James J. DeCarlo

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JJD:KP:ej

MULTIFUNCTION CARD SYSTEM

FIELD OF THE INVENTION

The present invention relates generally to debit card systems, both bank-issued and
5 non-bank-issued, and more particularly to a multifunction card system that can be accessed by a
variety of standard point-of-sale devices, by phone, by fax, or over the Internet.

BACKGROUND OF THE INVENTION

I. Debit Cards

10 Banking institutions often issue debit cards to their customers to give them access to
funds from their savings or checking accounts. Such a debit card might be an on-line debit card
or an off-line debit card. On-line debit cards, often referred to as automatic teller machine
(ATM) cards, require a personal identification number (PIN) to be entered into an ATM or point-
of-sale (POS) device in order to authorize the transaction. Once completed, the transaction clears
15 the bank account immediately. Off-line debit cards function like credit cards, and usually carry
the VISA® or MasterCard® logo. A retailer processes the card like a credit card and the customer
signs a receipt. The funds then clear the bank account in one to three days.

While such debit cards are extremely useful and provide convenience for bank depositors,
they generally do not serve a plurality of functions. Therefore, there is a need in the art for a
20 debit/credit card capable of performing a plurality of functions, such as an electronic gift
certificate card, a prepaid phone card, and a loyalty card, all in a real-time secure environment.
There is also a need in the art for a system which can provide a card substitute for travelers
checks and money orders which can be accepted by any POS device or ATM for financial
transactions. Further, there is a need for a processing center which can manage such a
25 multifunction card system.

II. Prepaid Phone Cards

Prepaid card systems are used by the telephone industry to allow customers to prepurchase long distance calling time. Such cards are typically purchased in predefined value increments. The card provides the customer with an amount of long distance calling time equivalent to the predefined value increment.

Each of the cards has an identification number printed or magnetically stored on it. The identification number is also stored in a record in a database maintained by the card issuer. This record also stores the predefined value of the card. When the cards are sent to the retail location from which they will be sold, the corresponding records in the database are activated, thus allowing the card to be used immediately by a customer. To use the card, the customer dials a toll free number to access the card issuer's system, enters the identification number, and then makes the desired long-distance call. During the call, the value of the card in the database is decremented accordingly. When the value of the card is exhausted, the call terminates. If the customer ends the call before the value of the card is exhausted, the remaining value may be used for additional calls. Once the entire value of the card has been used, it is discarded.

These prior art prepaid phone card systems have several disadvantages. First, since the cards are active while on the shelf in the retail location, they may be stolen by a thief and easily used. Second, the prior art systems do not allow the customer to purchase a card having any given value, nor do they allow the customer to recharge the value of the cards once the are depleted.

One way to address some of the drawbacks of prior art prepaid phone card systems would be to install activation terminals unique to the prepaid card issuer. This is referred to as a "closed system." U.S. Patent number 5,577,109 to Stimson et al. discloses such a closed system. In the Stimson system, the cards are not preactivated. Each of the retail locations from which cards are to be sold is provided with a dedicated activation terminal which allows the retail operator to set the value of the card at the time of the sale. The activation terminal connects to the card issuer's system to pass along the value amount and to request activation of the card. Depleted cards can be recharged in the same manner as they are sold. A serious disadvantage of the Stimson system

is that it requires single-function dedicated hardware to be installed in each retail location, resulting in a very inflexible and expensive system.

Thus, there is a need in the art for a prepaid phone card activating system which is easily and inexpensively deployed, and which allows cards to be purchased in varying amounts and to be recharged without requiring the use of a closed system to handle the transactions.

III. Loyalty Cards

Loyalty cards are used to reward consumers for purchasing goods or services. For instance, airlines commonly reward frequent fliers with points for each mile flown with that airline. When the consumer accumulates a certain number of points, he or she is rewarded with free or discounted air fare. In this and other similar systems, the loyalty card issuer directly participates in the sale transaction. Such systems, however, do not allow a manufacturer of a product which is sold by an unrelated retailer to immediately reward the ultimate purchaser of the product with loyalty points. Since the manufacturer does not know of the ultimate sale until much later, if ever, it is difficult for such a manufacturer to conduct a loyalty program. Thus, there is presently no method for creating a product-specific loyalty card as opposed to a retailer-specific card. Nor is there a system for communicating loyalty data to databases not located at the retail establishment.

Furthermore, prior art loyalty programs generally do not credit the consumer's loyalty account in real-time as a purchase transaction takes place. Therefore, the consumer is unable to enjoy the benefits of their added loyalty points immediately. Finally, prior art loyalty programs commonly require significant startup efforts and expenses before the system is operational. Therefore, there is a need in the art for a real-time loyalty card system which is easily deployed, and which is capable of providing a product-specific loyalty card as well as a retailer-specific card. There is also a need for a system which can reward customers automatically for their loyalty and communicate this loyalty reward to databases other than at a retail location.

IV. Information Retrieval

Often, it is important to access certain types of information in a very fast and convenient manner. For example, a person's medical history can be extremely important in assessing the propriety of certain medical procedures during a medical emergency. Presently, in order to 5 obtain a patient's medical history, the patient or his or her doctor must request the appropriate files from the patient's previous doctor(s). It often takes a number of days to receive the requested information. In a medical emergency, this delay is often far too long. Thus, there is a need for patients to have control over their own medical history data. Further, there is a need for 10 this data to be instantly available to the patient, or the patient's doctor if the patient is incapacitated.

V. Multifunction Card

Due to the proliferation of various types of cards (e.g., credit/debit, long-distance calling, loyalty, etc.) over the last couple of decades, it has become increasingly difficult to keep track of 15 each individual card. There is a need for a card system which can serve a number of functions, thus allowing the consumer to have one card which may act as their card for financial transactions, long-distance telephone calls, loyalty information, and medical information.

SUMMARY OF THE INVENTION

20 The present invention solves the problems associated with prior art card systems by providing an improved multifunction card system. The multifunction card system comprises at least one electronic gift certificate card having a unique identification number encoded on it, the identification number comprising a bank identification number corresponding to the multifunction card system; means for receiving electronic gift certificate card activation data 25 from an existing standard retail point-of-sale device when the electronic gift certificate card is swiped through the point-of-sale device, the electronic gift certificate card activation data comprising the unique identification number of the electronic gift certificate card and an electronic gift certificate activation amount; means for activating an account corresponding to the electronic gift certificate card with a value equal to the electronic gift certificate activation

amount; and means for allowing a user of the electronic gift certificate card to purchase goods having a value up to the electronic gift certificate activation amount.

The multifunction card system further comprises at least one phone card having a unique identification number encoded on it, the identification number comprising a bank identification number corresponding to the multifunction card system; means for receiving phone card activation data from an existing standard retail point-of-sale device when the phone card is swiped through the point-of-sale device, the phone card activation data comprising the unique identification number of the phone card and a phone card activation amount; means for activating an account corresponding to the phone card with a value equal to the phone card activation amount; and means for allowing a user of the phone card to obtain long distance telephone calling time having a value up to the phone card activation amount.

In a preferred embodiment, the multifunction card system further comprises at least one loyalty card having a unique identification number encoded on it, the identification number comprising a bank identification number corresponding to the multifunction card system; means for receiving loyalty data from an existing standard retail point-of-sale device when the loyalty card is swiped through the point-of-sale device, the loyalty data comprising the unique identification number of the loyalty card and a purchase amount; and means for crediting an account corresponding to the loyalty card with a number of loyalty points proportional to the purchase amount.

Optionally, the multifunction card system of the present invention may also comprise at least one medical information card having a unique identification number associated with it, the medical information card belonging to a patient; a database comprising at least one record corresponding to the medical information card, the record containing medical history information about the patient; and means for allowing an authorized requestor to obtain the medical history information about the patient using the unique identification number associated with the medical information card.

BRIEF DESCRIPTION OF THE DRAWINGS

The present invention will be more fully understood by reference to the following detailed description when considered in conjunction with the following drawings wherein like reference numbers denote the same or similar portions or processes shown throughout the several
5 Figures, in which:

Figure 1 is a block diagram of the multifunction card system of the present invention; and

Figure 2 is block diagram demonstrating the various ways in which a retail point-of-sale device might connect to the multifunction card system of the present invention.

10

DETAILED DESCRIPTION OF THE INVENTION

The present invention is a multifunction card system which allows for the activation of prepaid phone cards and the use of Electronic Gift Certificate™ cards, loyalty cards, debit cards, and medical information cards. Further, the system provides for the immediate linkage of these various functions. Fig. 1 illustrates the multifunction card system 108 of the present invention.

15 The system 108 comprises a plurality of cards 101, a sponsor bank processor 102, and a processing hub 103, which serves as the nerve center of the system 108. If the system 108 is to provide prepaid phone cards, it will also include a prepaid phone card issuer hub 104 maintained by a prepaid phone card issuer. In order to achieve the desired functionality, the system 108 uses existing banking networks in a unique and novel way to gain access to virtually all existing retail
20 point-of-sale (POS) devices 105. These devices 105 include stand-alone POS terminals, cash registers with POS interfacing, computers with POS interfacing, and other similar devices which can be used to access the banking system. As used herein, POS device includes all such devices, whether data entry is effected by swiping a card through the device or by manual entry.

To access these POS devices, the operator of the system 108 must apply for and obtain a

25 Bank Identification Number (BIN) from the American Banking Association. The BIN serves as a unique identifier of the multifunction card system 108 within the banking network. The BIN is encoded on a magnetic strip 106 on each card 101 in the system 108 as a part of the card's identification number. Alternatively or additionally, the BIN and identification number could be

encoded as a bar code, embossed on the surface on the card **101** in numerals for manual entry, or provided by any other means known in the art.

Preferably, the BIN's first digit will be the same number as the first BIN digit used by a popular card issuer. This is because POS devices are preprogrammed to recognize only certain types of cards, such as those issued by VISA® and MasterCard®, American Express®, etc. As a rule, these POS devices must be reprogrammed before they will accept a new type of card. However, since POS devices already recognize cards issued by these popular card issuers, a new type of card will also be recognized by such devices if it has a BIN that begins with the same number used by one of the popular card issuers. Since VISA® and MasterCard® are the most universally accepted cards, the BIN of the multifunction card system **108** of the present invention preferably will begin with the same number used by either VISA® or MasterCard® (i.e., "4" or "5", respectively). By using one of these numbers, the card **101** will be recognized by almost all existing POS devices **105** as a debit or credit card, and its transactions will be automatically routed by the banking system to the correct destination. This occurs regardless of the type of POS device **105** used, since all such devices are designed to interface with the banking network. Although the BIN number will preferably begin with a "4" or "5", it may begin with any number that is recognized by POS devices **105**.

The operator of the system **108** should also have a sponsoring bank whose bank processor **102** will serve as the link between the processing hub **103** and the banking network. Alternatively, the operator of the system **108** could itself be a banking institution.

By providing a means for any given POS device **105** to connect to the processing hub **103**, the system **108** allows a retailer to remotely activate or add value or loyalty data to a system card. The method by which this occurs is set forth more fully below in the context of the various functions of the card.

25

I. Prepaid Phone Card

A plurality of long distance service providers may contract with the operator of the multifunction card system **108** to issue prepaid phone cards **101** for use in the system **108**. Alternatively, a long distance service provider may itself be the operator of the system **108**. The

long distance service provider will be referred to as a phone card issuer. A phone card issuer provides prepaid phone cards **101** to retailers who sell the cards **101** at their retail locations. Until activated, the cards **101** have no intrinsic value associated with them. Therefore, they may be placed on store shelves in easily accessible areas without the fear of losses due to theft. When 5 a customer wishes to purchase or recharge one of the cards **101**, he or she informs the sales clerk of the monetary amount desired. Depending upon the system chosen by the particular phone card issuer, this amount may be one of a finite number of predefined amount increments, or may be selected by the customer. The clerk swipes the card **101** through the POS device **105**. Depending upon the amount of customization that has occurred at the retailer's location, there are 10 a number of ways in which the POS device **105** may connect to the system's **108** processing hub **103** to carry out the transaction. Figure 2 illustrates several of these methods.

The first two methods shown in Figure 2, methods A and B, are the most easily deployed, but cost the most on a per-transaction basis. To route information to the processing hub **103**, these methods employ the debit network **107** used by banking institutions. The retailer in 15 method A (retailer A) has a central processor which controls each of its POS devices **105** and connects them to a processor **208** at a bank chosen by the retailer. Retailer B's POS device **105** connects directly to the bank processor **208**. Otherwise, the two methods are the same.

Banking regulations currently require that any transaction taking place over the debit network **107** must result in an actual transfer of funds. Since this phone card activation 20 transaction is not a typical debit transaction, it is presently desirable to keep the official amount of the transaction to a minimum, yet still comply with the banking regulations. Therefore, regardless of the actual sale amount, the clerk enters a nominal transaction amount. In a preferred embodiment, the nominal transaction amount is keyed to the actual transaction amount (e.g., \$0.01 nominal = \$10.00 actual, \$0.02 nominal = \$20.00 actual, etc.). Therefore, the actual 25 transaction amount can be ascertained from the nominal amount. In this embodiment, the card could only be activated or recharged in predefined increments. If the card is to have a fixed value, the activation amount could also be encoded on the magnetic strip **106** of the card **101** as part of the card's identification number.

In an alternate embodiment, the card could be activated or recharged in any amount 30 desired by the customer. In this case, the nominal transaction amount would be a fixed value,

such as \$0.01. Once the nominal transaction amount is entered, the actual sale amount could then be entered on the PIN pad of the POS device 105 instead of the personal identification number (PIN) that would normally be entered when using a debit card. By entering the actual sale amount in this manner, it can be any desired amount.

5 In either case, before it transmits the data, the POS device 105 encrypts the information to be sent. This information includes the identification number read from the card's magnetic strip 106, the nominal transaction amount, and the actual sale amount if it was entered into the PIN pad. The system 108 contains software which will decrypt and translate the data upon receipt. Once the encryption has taken place, the POS device 105 transmits the data either directly or via
10 the central processor 201 to the bank processor 208. The bank processor 208 receives the data and transmits it over the debit network 107. The debit network 107 then forwards the data to the sponsoring bank's processor 102. As mentioned earlier, the sponsoring bank is one which has agreed to operate as a link between the debit network 107 and the processing hub 103.

15 As mentioned earlier, banking regulations as they currently exist require that transactions taking place over the debit network must result in a transfer of funds. Preferably, in order to comply with the banking regulations, the sponsoring bank transfers the nominal amount (e.g., \$0.01) from one account belonging to the retailer to another account also belonging to the retailer. The bank processor 102 then forwards the data from the POS device 105 to the processing hub 103.

20 In methods C and D, the retailers' central processor 202 or POS device 105, respectively, again connect to a processor 209 at a retailer-chosen bank. By agreement between the operator of the multifunction card system 108 and the retailer-chosen bank, this bank processor 209 is programmed to recognize the multifunction card system's BIN and to forward the system's transactions directly to the sponsoring bank's processor 102 rather than using the debit network
25 107. Since the debit network 107 is not used, it is not necessary to use a nominal sale amount, although such a method would nonetheless work and might be preferred by the retailer for security and bookkeeping purposes. The system 108 could instead be programmed to prompt the clerk for the appropriate information. As in methods A and B, the sponsor bank processor 102 forwards the necessary information to the processing hub 103. Although methods C and D are
30 more efficient than methods A and B on a per transaction basis, they require some customization

at the retailer location to cause the retailer to connect to a bank processor 209 that recognizes the system's BIN.

Methods E and F are the least costly methods of connecting to the processing hub 103 (i.e., directly from the retailer's central processor 203 or from the POS device 105 itself). The 5 connection may be made via a toll-free telephone line, a dedicated phone line, over the Internet, or any other standard communication means. Again, however, these methods require the most customization at the retailer location to cause the retailer's system to recognize the multifunction card system's cards and to route their transactions directly to the processing hub 103. Such customization, however, still does not require reprogramming of the POS devices themselves.

10 The connection method chosen may be adjusted to fit the individual retailer's needs.

Regardless of the method used, the data will eventually arrive at the processing hub 103. If the transmission has taken place over the debit network 107, the data must be decrypted using equipment well known in the art for decrypting debit transaction data. Once the data is received and, if necessary, decrypted, the processing hub 103 recognizes the identification number of the 15 card as being associated with a particular prepaid phone card issuer. Next, a security check is performed to verify that this transaction is originating from a retailer that is authorized to sell the prepaid phone cards. If the transaction is originating from an authorized retailer, the transaction will proceed. The processing hub 103 will then forward the card identification number, retail store and POS device information, and amount information to the issuer hub 104 maintained by 20 the prepaid phone card issuer. The issuer hub 104 contains one or more phone card databases 204 which store information about each phone card. When the issuer hub 104 receives the data from the processing hub 103, it activates the record in the phone card database 204 having the same identification number as the card 101. The value field in the record is then increased by the appropriate purchased amount. If the card is of a fixed value, the record is 25 simply activated. The issuer hub 104 then returns an authorization number which travels back along the same path to the originating POS device 105. The customer may then dial the prepaid phone card issuer's toll free number, enter the card number and any required PIN, and obtain long distance calling time having a value up to the value of the card stored in the phone card database 204.

Each activation or recharge transaction is recorded by the system **108**. At the end of the day, a report is preferably created for each card issuer and retail location so that their accounts can be reconciled. Transfer of funds between these parties may then take place by any commercially acceptable means.

5

II. Electronic Gift Certificate™ Card

The multifunction card system **108** of the present invention is also capable of providing an Electronic Gift Certificate™ (EGC) card **101** for a retail issuer. Such a card **101** could be sold by the retail issuer for making purchases only in the retail issuer's stores or for use in a plurality of stores. As in the phone card context, the customer would ask the sales clerk for an Electronic Gift Certificate™ card of the desired amount. If the customer already has an Electronic Gift Certificate™ card, he or she might ask the clerk to add the desired amount to the already existing balance. The clerk swipes the card **101** and enters the transaction amount, either directly or using a nominal amount and/or the PIN pad, depending upon whether the debit network **107** is to be used. Using one of the methods discussed above, the data then makes its way to the processing hub **103**.

Alternatively, the activation could occur by processing the card **101** as a typical debit card using the debit network **107**. In such a case, the retail issuer would maintain accounts with the sponsor bank. When an activation transaction takes place, the bank would transfer the activation amount from a general account to an account corresponding to the card. If the card is to be accepted at a number of retail locations, the account corresponding to the card could be opened in the name of the card holder if appropriate paperwork is submitted to the bank. In this manner, the card could be used at any retail location capable of processing debit transactions. This would allow the card to serve as a prepaid card substitute for travelers checks and money orders. Regardless of the way in which the card is processed, the transaction data eventually makes its way to the processing hub **103**.

Upon receipt of the transaction data, the hub **103** recognizes the card **101** as being an Electronic Gift Certificate™ card of the retail issuer and activates or recharges the card **101** in the appropriate amount in an EGC database **205** maintained at the processing hub **103**.

Optionally, the Electronic Gift Certificate™ card **101** could also be recharged using a credit card via an on-line connection to the processing hub **103**, such as over the Internet.

Once a card **101** has been activated or recharged, the recipient of the card **101** is allowed to make purchases using the card. If the card is only for use in the retail issuer's stores, the 5 purchase transaction might proceed in much the same manner as the activation process. The clerk would swipe the card **101** and enter the purchase amount. If the transaction is to be transmitted over the debit network, a nominal transaction amount may be used, and the actual amount entered instead of the PIN. A special code is used to indicate that the transaction is a purchase transaction rather than an activation or recharge transaction. If the debit network is 10 used, the code could be the first digit of the PIN, followed by the purchase amount, thus allowing the software of the system **108** to recognize the type of transaction and decrypt the data accordingly.

Upon receipt of the data via one of the methods described above, the processing hub **103** compares the purchase amount to the balance for the card in the EGC database **205**. If the 15 balance is greater than the purchase amount, the processing hub **103** will decrement the record in the database and will send back an approval code which will allow the transaction to proceed. If a sufficient balance is not present, the processing hub **103** will notify the POS device **105** that the transaction may not proceed. Preferably, an automated toll free number is provided for the holder of the card **101** to verify the remaining balance. The processing hub **103** preferably 20 maintains records of all transactions.

If the card **101** is for use in many retail locations, it would instead be processed during purchase transactions as a typical debit card, preferably using the debit network **107**. In this case, either the retail issuer or the cardholder must have an account with the sponsor bank. When a purchase transaction takes place, the clerk or cardholder simply swipes the card and receives 25 back a response in the same manner as a normal debit transaction. If sufficient funds are present in the account corresponding to the card, the transaction will be approved. The sponsor bank then transfers the purchase amount from the retail issuer's or cardholder's account to an account belonging to the retail location at which the purchase occurred, which account may or may not be located at the sponsor bank. The transaction data is then forwarded to the processing hub **103** so 30 that the EGC database **205** can be updated.

In a preferred embodiment, an Electronic Gift Certificate™ card could also be used to obtain long distance calling time in addition to making purchases in the retail issuer's store. The retail issuer could contract with a prepaid phone card issuer to provide the calling time. When the card 101 is activated, the phone card issuer simultaneously creates an entry in its phone card 5 database 204 corresponding to the entry in the EGC database 205. The card 101 can then be used in exactly the same manner as the prepaid phone card discussed above. In order to prevent the use of the Electronic Gift Certificate™ card simultaneously to make purchases and to obtain long distance calling time, a safety procedure is provided. When the card 101 is used to make a long 10 distance call, the phone card issuer hub 104 instructs the processing hub 103 to seize the record corresponding to the card 101 in the EGC database 205. With the record seized, the system 108 will not authorize any purchasing activity for the duration of the call. When the call terminates, the phone card issuer hub 104 decrements the appropriate record in its phone card database 204 and instructs the processing hub 103 to do the same in the EGC database 205. The record in the 15 EGC database 205 is then unseized. When the card 101 is used to make a purchase, the processing hub 103 similarly instructs the phone card issuer hub 104 to seize the appropriate record in the phone card database 204 for the duration of the transaction. When the transaction is over, the records in the EGC database 205 and the phone card database 204 are decremented appropriately.

In the preferred embodiment of the invention, the retail issuer is also given the capability 20 to award loyalty points to the bearer of the Electronic Gift Certificate™ card in recognition of purchases or recharges made. In such a case, the processing hub 103 maintains a separate loyalty card database 206. When the Electronic Gift Certificate™ card bearer adds money to the card 101, or makes a purchase using the card 101, the system 108 may add a number of points proportional to the purchase price to the card's record in the loyalty card database 206. 25 Alternatively points could be awarded based upon the frequency of card usage rather than purchase amounts. In either case, when the card bearer reaches certain predefined point plateaus, he or she may be rewarded by the retail issuer with additional card value or with long-distance calling time.

III. Loyalty Card

Not unlike the loyalty feature add-on of the Electronic Gift Certificate™ card, the system **108** of the present invention may provide a separate loyalty card much like a frequent flier card that can have points added at virtually any POS device **105**.

5

A. Product/Manufacturer-Specific Loyalty Card

The card could be issued by a certain manufacturer to reward a customer with loyalty points for purchasing the manufacturer's product, regardless of the retail location of the purchase. This reward could be tied to the purchase of a single product type or to all of the manufacturer's 10 products. The loyalty points awarded could be varied based upon any promotional campaigns being conducted by the manufacturer. Points are added to the card at participating retail locations which sell the manufacturer's product(s). The card **101** is swiped at any retail location, the purchase amount for the manufacturer's product is entered using the PIN pad of the POS device **105**, and the data is transmitted to the processing hub **103** using one of the methods 15 described above. After receiving the data, the processing hub **103** credits the appropriate record in the loyalty card database **206** with a number of points proportional to the purchase price. The card is transportable to any participating retailer. The system **108** allows the manufacturer to connect to the processing hub **103** via an on-line connection to access the loyalty card database **206**. Again, the customer could be rewarded when certain point plateaus are reached.

20

B. Retailer-Specific Loyalty Card

Alternatively, the card could be issued by a particular retailer to reward customers for purchases made in the retailer's location(s). The retailer could award points for any purchase within the store, or could target special promotional items. The card would function in a manner 25 similar to the product-specific card. Once again, the customer is rewarded when certain point plateaus are reached.

Alternatively, the loyalty data could be used to simultaneously credit other databases of the system **108**. For instance, instead of awarding loyalty points, the system could add value in real time to a record in the phone database **204** at the prepaid phone card issuer hub **104**, thus

rewarding the customer with free phone time. Loyalty points might also be converted into a dollar value for use at the retail location. Optionally, the system **108** can keep records of a consumer's purchasing habits for marketing purposes. As with the manufacturer-specific card, the system **108** allows the retailer to connect to the processing hub **103** via an on-line connection 5 to access the loyalty card database **206**.

IV. Information Retrieval Card

Finally, the multifunction card system **108** of the present invention is capable of providing an information retrieval card. In an exemplary embodiment, a medical information 10 card which allows access and retrieval of a patient's complete medical history from a multitude of remote locations is provided. Each participating patient's medical information is stored in a record in a medical information database **207** maintained at the processing hub **103**. The record contains the identification number encoded on the patient's card **101**.

When medical history information data is needed, it may be requested by swiping the 15 card **101** through a POS device **105** at a participating doctor's office or hospital. Preferably, a PIN is entered into the POS device **105** to ensure that only an authorized person is able to request the information. The POS device **105** would then send the request to the processing hub **103** via one of the routes described above. When the processing hub **103** receives the request from the 20 authorized requestor, it then immediately sends the information to the requestor via means preselected by the participating doctor's office or hospital. Such means may include electronic mail, facsimile, voice response, and other similar means. The medical history information may be updated by the patient or his or her doctor or insurer by forwarding new information to the operator of the system **108** via an on-line connection, over the Internet, by telephone, by facsimile, or by mail.

25 As a backup, the request could instead be made using a computer, wherein the computer connects to the processing hub **103** via the Internet or by direct modem connection. The requestor might be allowed to view, print, or download the appropriate medical history information. Alternatively, the request could be made by facsimile or by calling an automated toll free number and entering the card number.

In order to allow a cardholder to keep track of medical savings accounts or various other means for paying for medical services (e.g., Medicare), the system **108** also allows access to a database which maintains the medical funds for the cardholder. As described above under the Electronic Gift Certificate™ section, the system **108** is able to authorize, reject, and cause money to be transferred based upon the cardholder's available medical funds.

5 V. Intelligent Card™

In the preferred embodiment of the invention, the multifunction card system **108** is capable of providing a single card **101** which is capable of performing all of the foregoing functions. Preferably, the system **108** also allows for the card **101** to be used as an on-line debit card after the cardholder registers with the system. In order to let the system **108** know which function or functions the card **101** is serving in any particular transaction, a code is entered into the PIN pad of the POS device from which the transaction is originating. Alternatively, the system **108** could prompt the user to indicate the proper card function and the databases that must be accessed. Based upon this input, the system **108** carries out the appropriate actions. The system **108** can access each of the databases discussed above and can simultaneously increase or decrease each database as needed by the type of transaction occurring.

10 VI. Processing Hub Technical Details

20 The processing hub **103** of the present invention provides front-end POS device management and message processing for card authorization and activations. The processing hub **103** can be implemented using any computer having acceptable processing and storage capacity. It preferably comprises a Stratus RADIO Cluster™, which is a scaleable system based upon the standard Intel Pentium processor. The Stratus RADIO Cluster™ provides the processing hub **103** with a high degree of reliability and fault-tolerance. Since the Stratus system is scaleable, an adequate degree of redundancy can be provided in order to reduce the impact of individual failures. In addition, as demand for the multifunction card system increases, the processing hub **103** can be scaled to meet increasing demands for processing power and storage

availability. The modular design of such a hub is upgradable for long term capacity planning and expansion.

The software of the system is preferably written in the C, Force, and Foxpro programming languages. The C language programs are preferably written to interface with specialty external interface boards. Force is preferably used for all on-line transaction processing, while Foxpro preferably provides for database management and the user interface. Since Force and Foxpro share database file structures, on-line transactions may be viewed by the system operators using the Foxpro interface.

In order to provide further reliability, all applications and data are replicated and synchronized across the processing hub 103 by Isis Reliable software. Load distribution among the modules is automatically controlled by the software to improve the response time and throughput. External communications nodes provide the necessary interface requirements of physical connectivity, protocol, message transmission, message validation, and message processing.

While the multifunction card system herein described constitutes the preferred embodiment of the present invention, it is to be understood that the invention is not limited to this precise form of system, and that changes may be made therein without departing from the scope of the invention which is defined in the following claims.

CLAIMS

I claim:

1. A multifunction card system, comprising:
 - a. at least one electronic gift certificate card having a unique identification number encoded on it, said identification number comprising a bank identification number corresponding to the multifunction card system;
 - b. means for receiving electronic gift certificate card activation data from an existing standard retail point-of-sale device when said electronic gift certificate card is swiped through the point-of-sale device, said electronic gift certificate card activation data comprising the unique identification number of the electronic gift certificate card and an electronic gift certificate activation amount;
 - c. means for activating an account corresponding to the electronic gift certificate card with a balance equal to the electronic gift certificate activation amount;
 - d. means for allowing a user of the electronic gift certificate card to purchase goods and services having a value up to the balance of the account corresponding to the electronic gift certificate card; and
 - e. means for decreasing the balance of the account corresponding to the electronic gift certificate card by the value of the goods and services purchased.
- 20 2. A multifunction card system as recited in claim 1, further comprising:
 - a. means for receiving electronic gift certificate card recharge data from an existing standard retail point-of-sale device when said electronic gift certificate card is swiped through the point-of-sale device, said electronic gift certificate card recharge data comprising the unique identification number of the electronic gift certificate card and an electronic gift certificate recharge amount; and
 - b. means for increasing the balance of the account corresponding to the electronic gift certificate card by the electronic gift certificate recharge amount.

3. A multifunction card system as recited in claim 1, wherein the first digit of said bank identification number is selected from the group consisting of four and five.

4. A multifunction card system as recited in claim 1, further comprising means for allowing a user of the electronic gift certificate card to obtain long distance telephone calling time, wherein the total of the value of the goods and services purchased and the long distance telephone calling time obtained cannot exceed the balance of the account corresponding to the electronic gift certificate card.

10 5. A multifunction card system as recited in claim 4, wherein said means for receiving electronic gift certificate activation data from an existing standard retail point-of-sale device when said electronic gift certificate card is swiped through the point-of-sale device employs the banking network.

15 6. A multifunction card system as recited in claim 4, further comprising means for associating loyalty data with the electronic gift certificate card based upon usage of the electronic gift certificate card.

20 7. A multifunction card system as recited in claim 1, further comprising means for associating loyalty data with the electronic gift certificate card based upon usage of the electronic gift certificate card.

25 8. A multifunction card system as recited in claim 1, wherein said means for receiving electronic gift certificate activation data from an existing standard retail point-of-sale device when said electronic gift certificate card is swiped through the point-of-sale device employs the banking network.

9. A multifunction card system as recited in claim 1, further comprising:

- a. at least one phone card having a unique identification number encoded on it, said identification number comprising a bank identification number corresponding to the multifunction card system;
- 5 b. means for receiving phone card activation data from an existing standard retail point-of-sale device when said phone card is swiped through the point-of-sale device, said phone card activation data comprising the unique identification number of the phone card and a phone card activation amount;
- 10 c. means for activating an account corresponding to the phone card with a balance equal to the phone card activation amount;
- d. means for allowing a user of the phone card to obtain long distance telephone calling time having a value up to the balance of the account corresponding to the phone card; and
- 15 e. means for decreasing the balance of the account corresponding to the phone card by the value of the long distance telephone calling time obtained.

10. A multifunction card system as recited in claim 9, further comprising:

- a. means for receiving phone card recharge data from an existing standard retail point-of-sale device when said phone card is swiped through the point-of-sale device, said phone card recharge data comprising the unique identification number of the phone card and a phone card recharge amount; and
- 20 b. means for increasing the balance of the account corresponding to the phone card by the phone card recharge amount.

25 11. A multifunction card system as recited in claim 9, wherein a single card with a single identification number can function as an electronic gift certificate card and as a phone card.

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12. A multifunction card system as recited in claim 1, further comprising:

- a. at least one loyalty card having a unique identification number encoded on it, said identification number comprising a bank identification number corresponding to the multifunction card system;
- 5 b. means for receiving loyalty data from an existing standard retail point-of-sale device when said loyalty card is swiped through the point-of-sale device, said loyalty data comprising the unique identification number of the loyalty card and purchase data; and
- c. means for crediting an account corresponding to the loyalty card with loyalty points based upon the purchase data.

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13. A multifunction card system as recited in claim 12, wherein a single card with a single identification number can function as an electronic gift certificate card and as a loyalty card.

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14. A multifunction card system as recited in claim 1, further comprising:

- a. at least one medical information card having a unique identification number associated with it, said medical information card belonging to a patient;
- b. a database comprising at least one record corresponding to said medical information card, said record containing medical history information about the patient; and
- c. means for allowing an authorized requestor to obtain the medical history information about the patient using the unique identification number associated with the medical information card.

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15. A multifunction card system as recited in claim 14, wherein a single card with a single identification number can function as an electronic gift certificate card and as a medical information card.

16. A prepaid phone card system, comprising:

- a. at least one phone card having a unique identification number encoded on it, said identification number comprising a bank identification number corresponding to the prepaid phone card system;
- 5 b. means for receiving phone card activation data from an existing standard retail point-of-sale device when said phone card is swiped through the point-of-sale device, said phone card activation data comprising the unique identification number of the phone card and a phone card activation amount;
- 10 c. means for activating an account corresponding to the phone card with a balance equal to the phone card activation amount;
- d. means for allowing a user of the phone card to obtain long distance telephone calling time having a value up to the balance of the account corresponding to the phone card; and
- 15 e. means for decreasing the balance of the account corresponding to the phone card by the value of the long distance telephone calling time obtained.

17. A prepaid phone card system as recited in claim 16, further comprising:

- a. means for receiving phone card recharge data from an existing standard retail point-of-sale device when said phone card is swiped through the point-of-sale device, said phone card recharge data comprising the unique identification number of the phone card and a phone card recharge amount; and
- 20 b. means for increasing the balance of the account corresponding to the phone card by the phone card recharge amount.

25 18. A prepaid phone card system as recited in claim 16, wherein the first digit of said bank identification number is selected from the group consisting of four and five.

19. A prepaid phone card system as recited in claim 16, wherein said means for receiving phone card activation data from an existing standard retail point-of-sale device when said phone card is swiped through the point-of-sale device employs the banking network.

30

5 20. A loyalty card system, comprising:

- a. at least one loyalty card having a unique identification number encoded on it, said identification number comprising a bank identification number corresponding to the loyalty card system;
- b. means for receiving loyalty data from an existing standard retail point-of-sale device when said loyalty card is swiped through the point-of-sale device, said loyalty data comprising the unique identification number of the card and purchase data; and
- c. means for crediting an account corresponding to the loyalty card with loyalty points based upon the purchase data.

10 21. A loyalty card system as recited in claim 20, wherein the first digit of said bank identification number is selected from the group consisting of four and five.

15 22. A loyalty card system as recited in claim 20, wherein said means for receiving loyalty data from an existing standard retail point-of-sale device when said loyalty card is swiped through the point-of-sale device employs the banking network.

20 23. A method of activating or recharging a prepaid card having a unique identification number encoded on it, the identification number including a bank identification number corresponding to a prepaid card system, comprising the steps of:

- a. swiping the card through an existing standard retail point-of-sale device;
- b. entering an amount into the point-of-sale device;
- c. transmitting the identification number and the amount from the point-of-sale device to a processing hub;
- d. crediting an account balance in a database with the amount;
- f. allowing a user of the card to purchase goods and services using the card; and
- g. allowing a user of the card to obtain long distance telephone calling time using the card;

25 30

h. wherein the total of the value of the goods and services purchased and the long distance telephone calling time obtained using the card cannot exceed the account balance.

5 24. A method according to claim 23, further comprising the step of associating loyalty data with the card based upon usage of the card.

25. A method according to claim 24, further comprising the step of transferring loyalty data to a phone card issuer.

10

26. A method according to claim 23, wherein said step of transmitting the identification number and the amount from the point-of-sale device to a processing hub is carried out at least in part via the banking network.

15

27. A method of activating or recharging a prepaid phone card having a unique identification number encoded on it, the identification number including a bank identification number corresponding to a prepaid phone card system, comprising the steps of:

- a. swiping the phone card through an existing standard retail point-of-sale device;
- b. entering an amount into the point-of-sale device;
- c. transmitting the identification number and the amount from the point-of-sale device to a processing hub;
- d. transmitting the identification number and the amount from the processing hub to a prepaid phone card issuer hub;
- e. crediting an account balance in a phone card database with the amount; and
- f. allowing a user of the phone card to obtain long distance telephone calling time having a value up to the account balance.

25

28. A method according to claim 27, wherein said step of transmitting the identification number and the amount from the point-of-sale device to a processing hub is carried out at least in part via the banking network.

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29. A method of adding points to a loyalty card having a unique identification number encoded on it, the identification number including a bank identification number corresponding to a loyalty card system, comprising the steps of:

- 5 a. swiping the loyalty card through an existing standard retail point-of-sale device;
- b. entering purchase data into the point-of-sale device;
- c. transmitting the identification number and the purchase data from the point-of-sale device to a processing hub; and
- d. crediting an account in a database with loyalty points based upon the purchase data.

10

30. A method according to claim 29, wherein said step of transmitting the identification number and the purchase amount from the point-of-sale device to a processing hub is carried out at least in part via the banking network.

15

31. A method according to claim 29, further comprising the step of allowing the owner of the loyalty card to redeem loyalty points for an item selected from the group consisting of goods, services, discounts on goods and services, long distance telephone calling time value, and money value.

20

ABSTRACT

Disclosed is a multifunction card system which provides a multifunction card capable of serving as a prepaid phone card, a debit card, a loyalty card, and a medical information card. Each card has an identification number comprising a bank identification number which assists in 5 establishing communications links. The card system can be accessed from any existing point-of-sale (POS) device. The POS device treats the card as a credit or debit card and routes transaction data to a processing hub using the banking system. The processing hub coordinates the various databases corresponding to the various functions of the card.

10

FIG. 1

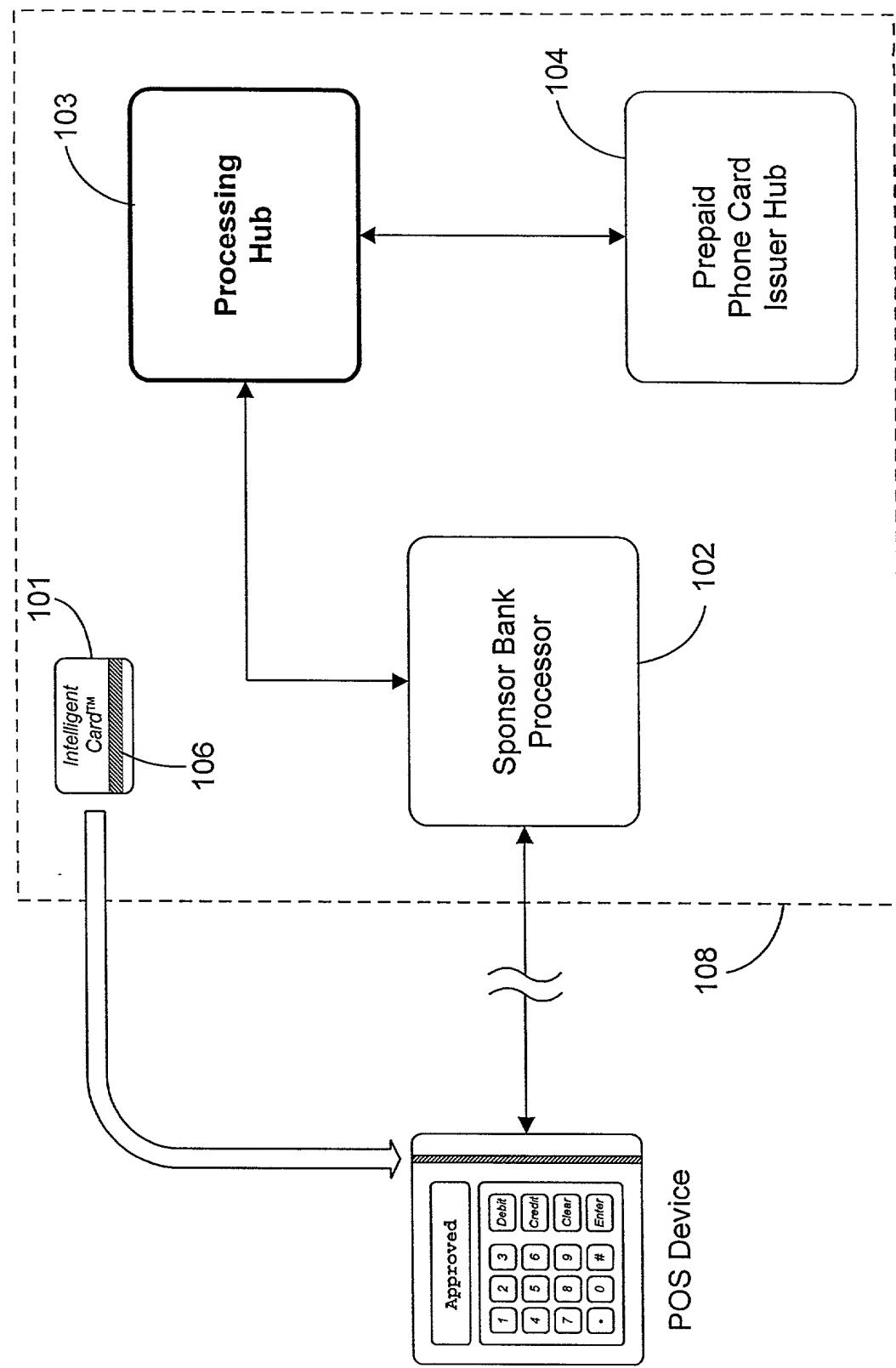
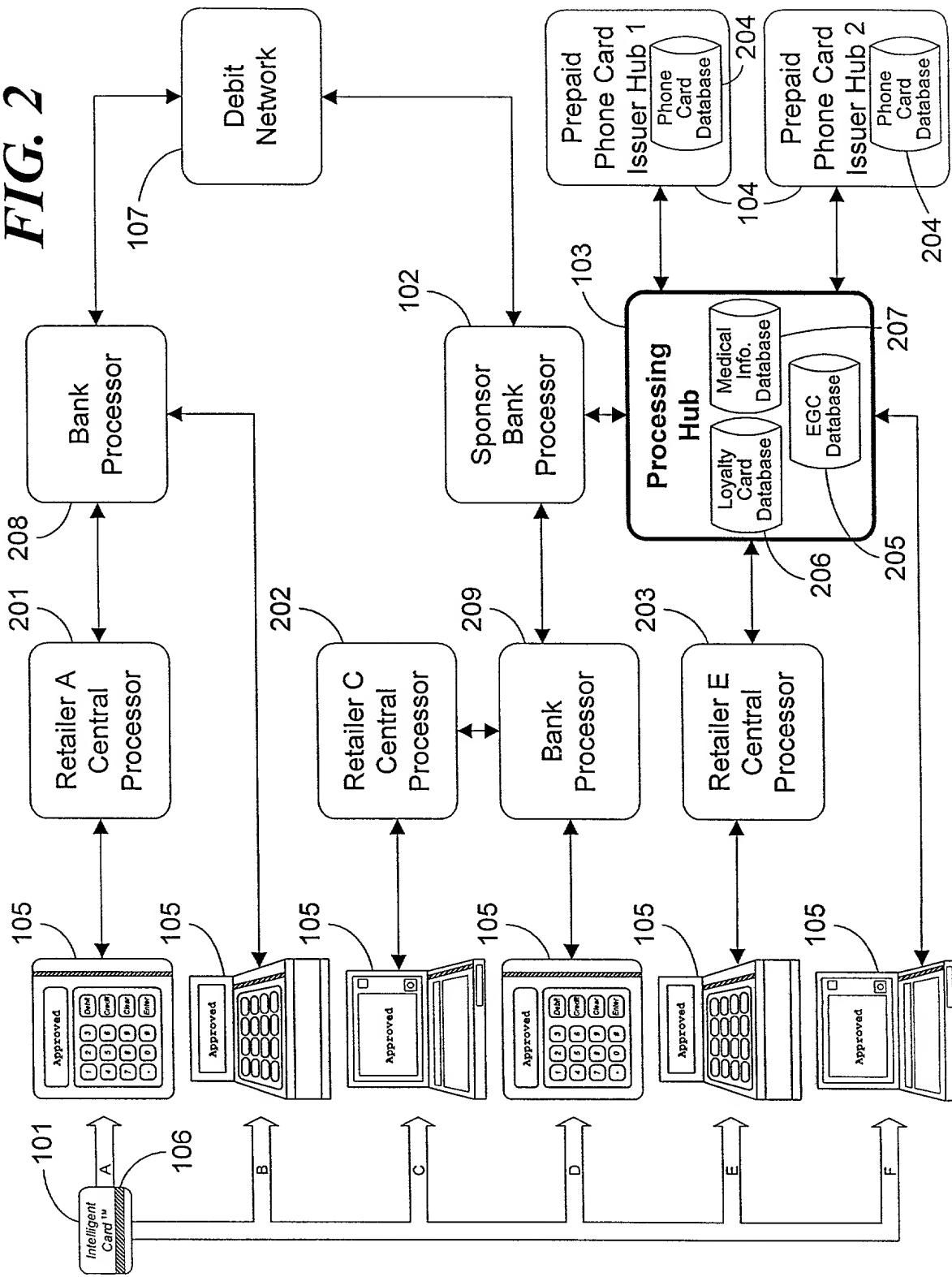


FIG. 2



Declaration For Patent Application

Docket Number 012585-1

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

MULTIFUNCTION CARD SYSTEM, the specification of which is attached hereto unless the following box is checked:

was filed on _____ as United States Application Number _____ or PCT International Application Number _____ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56. I hereby claim foreign priority benefits under Title 35, United States Code, § 119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Priority Claimed

 Yes No

(Number)	(Country)	(Day/Month/Year Filed)	<input type="checkbox"/> Yes <input type="checkbox"/> No
(Number)	(Country)	(Day/Month/Year Filed)	

I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below.

(Application Number)	(Filing Date)
(Application Number)	(Filing Date)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

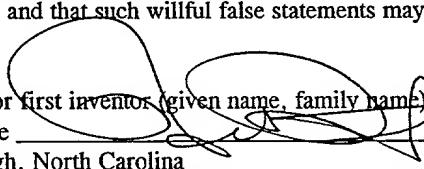
(Application Number)	(Filing Date)	(Status-patented, pending, abandoned)
(Application Number)	(Filing Date)	(Status-patented, pending, abandoned)

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith: David A. Harlow, Reg. No. 37,146; Kevin Flynn, Reg. No. 37,325 Michael G. Johnston, Reg. No. 38,194; Richard W. Evans, Reg. No. 33,381; William G. Dossé, Reg. No. 21,185; Address all telephone calls to Michael G. Johnston at telephone number (919) 286-8000
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I hereby declare that all statements made herein of my own knowledge are true and all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor (given name, family name) Robert E. Dorf
 Inventor's signature  Date 6/24/97
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Full name of second joint inventor, if any (given name, family name) _____
 Second Inventor's signature _____ Date _____
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2025 RELEASE UNDER E.O. 14176

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Robert E. Dorf

For : Continuation Application of Serial No. 08/891,261,
Filed July 10, 1997, for a MULTIFUNCTION CARD SYSTEM

October 26, 1999

COMMUNICATION REGARDING POWER OF ATTORNEY

BOX NEW APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

This communication is being filed in order to clarify any Power of Attorney issues. During prosecution of the parent Application Serial No. 08/891,261, Applicant granted Power of Attorney to Moore & Van Allen, PLLC, P.O. Box 3843, Durham, North Carolina 27702.

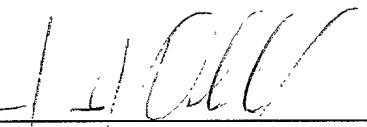
On May 13, 1999, during prosecution of the parent Application Serial No. 08/891,261, Applicant filed a Revocation of Power of Attorney Application (attached hereto) and a Power of Attorney Not Accompanying Application (attached hereto).

The Power of Attorney Not Accompanying Application names STROOCK & STROOCK & LAVAN LLP, 180 Maiden Lane, New York, NY 10038 as attorneys of record. This Power of Attorney was accepted by the Patent Office on July 2, 1999 (attached hereto).

Therefore, pursuant to MPEP §201.06(c), attorneys of record hereby respectfully request that the Patent Office recognize that the change of the power of

attorney and correspondence address in the present case.

Respectfully submitted,

By 

James J. DeCarlo

Registration No. 36,120

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Application Number	08/891,261
Filing Date	July 10, 1997
First Named Inventor	Robert E. Dorf
Group Art Unit	2876
Examiner Name	D. Felten
Attorney Docket Number	751473/017

I hereby revoke all previous powers of attorney or authorizations of agent given in the above-identified application:

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Applicant.

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Application Number	08/891,261
Filing Date	July 10, 1997
First Named Inventor	Robert E. Dorf
Group Art Unit	2876
Examiner Name	D. Felten
Attorney Docket Number	751473/017

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Steven B. Pokotilow	26,405
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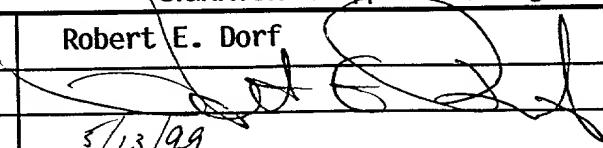
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